T020+0" 2E+T5260

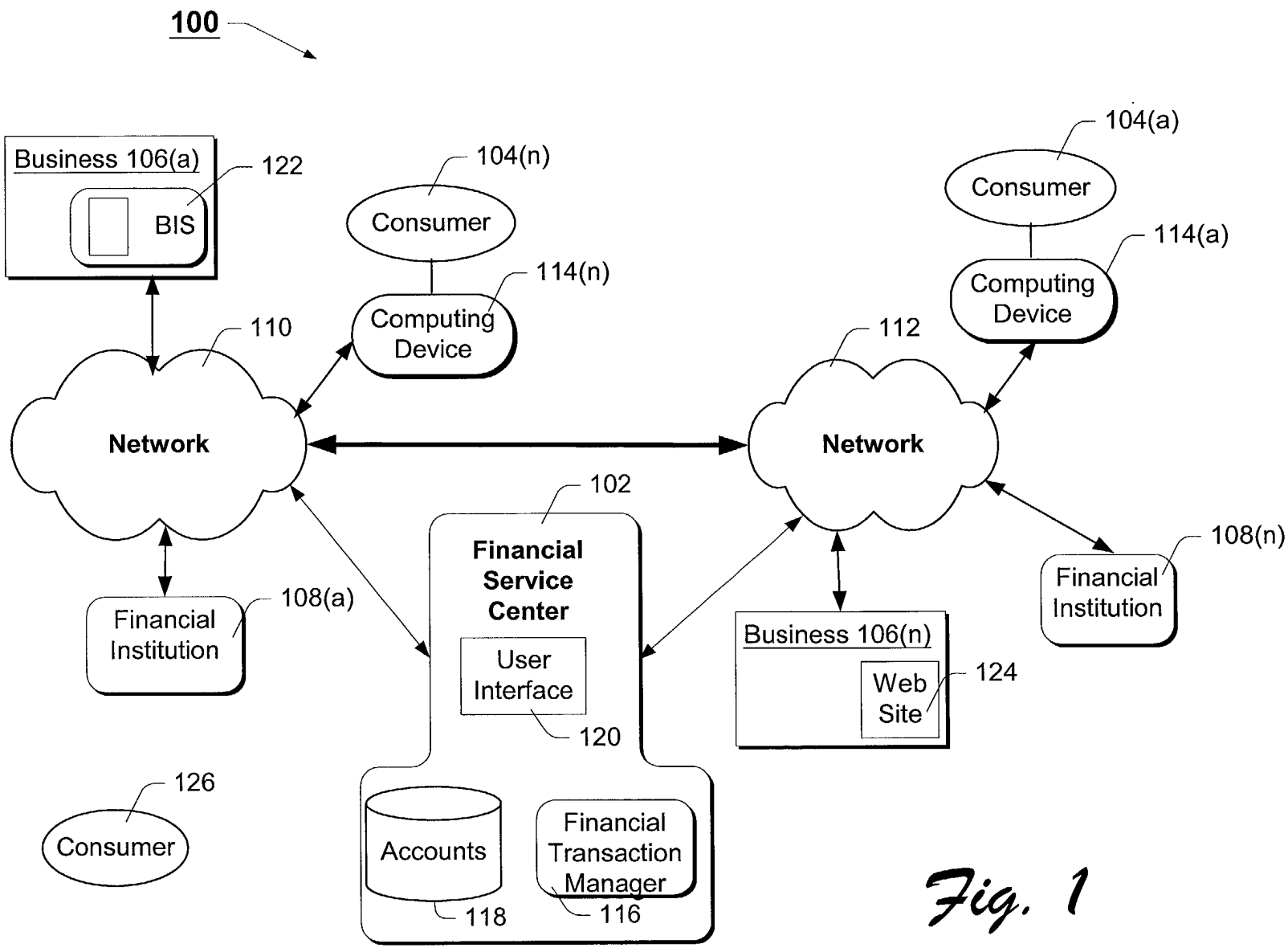


Fig. 1

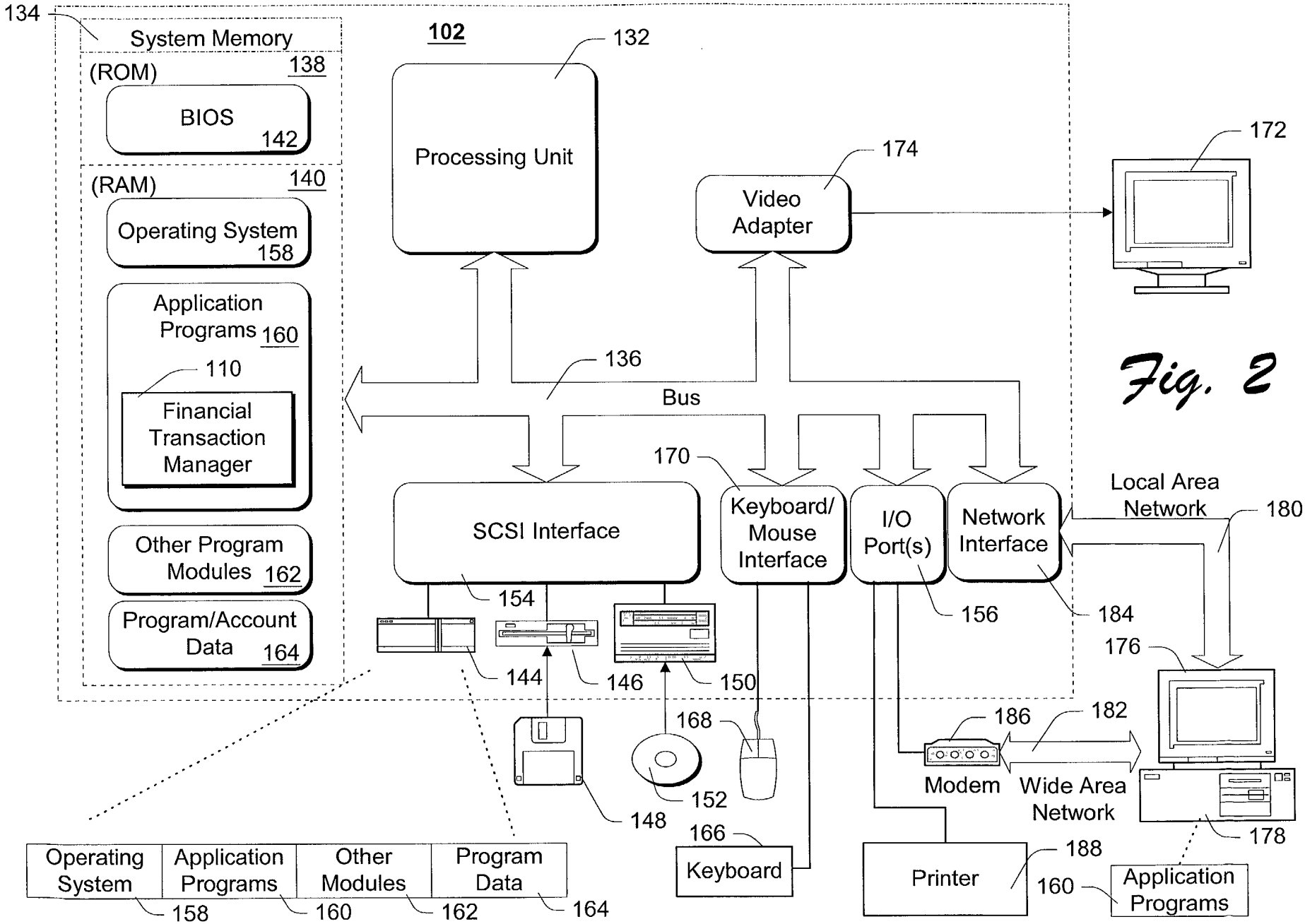

134
System Memory
(ROM)
138
BIOS
142
(RAM)
140
Operating System
158
Application Programs
160
110
Financial Transaction Manager
Other Program Modules
162
Program/Account Data
164
102
132
Processing Unit
174
Video Adapter
172
136
Bus
170
SCSI Interface
Keyboard/ Mouse Interface
I/O Port(s)
Network Interface
Local Area Network
180
154
156
184
176
144
146
150
168
186
182
148
152
Modem
Wide Area Network
166
Keyboard
188
Printer
160
Application Programs
178
Operating System
Application Programs
Other Modules
Program Data
158
160
162
164

Fig. 2

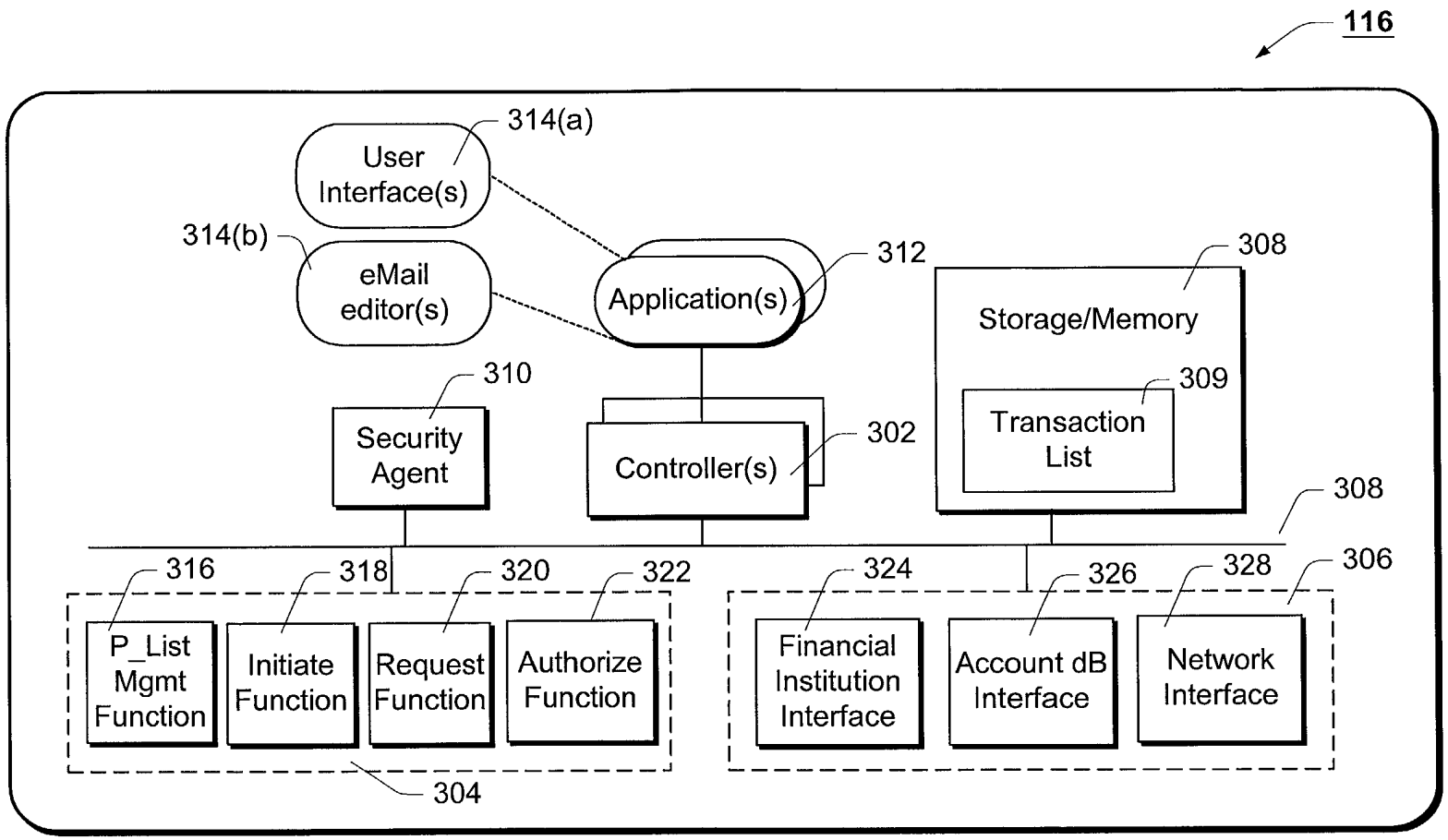

116
314(a)
User Interface(s)
314(b)
eMail editor(s)
312
Application(s)
308
Storage/Memory
309
Transaction List
310
Security Agent
302
Controller(s)
308
316
318
320
322
324
326
328
306
P_List Mgmt Function
Initiate Function
Request Function
Authorize Function
Financial Institution Interface
Account dB Interface
Network Interface
304

Fig. 3

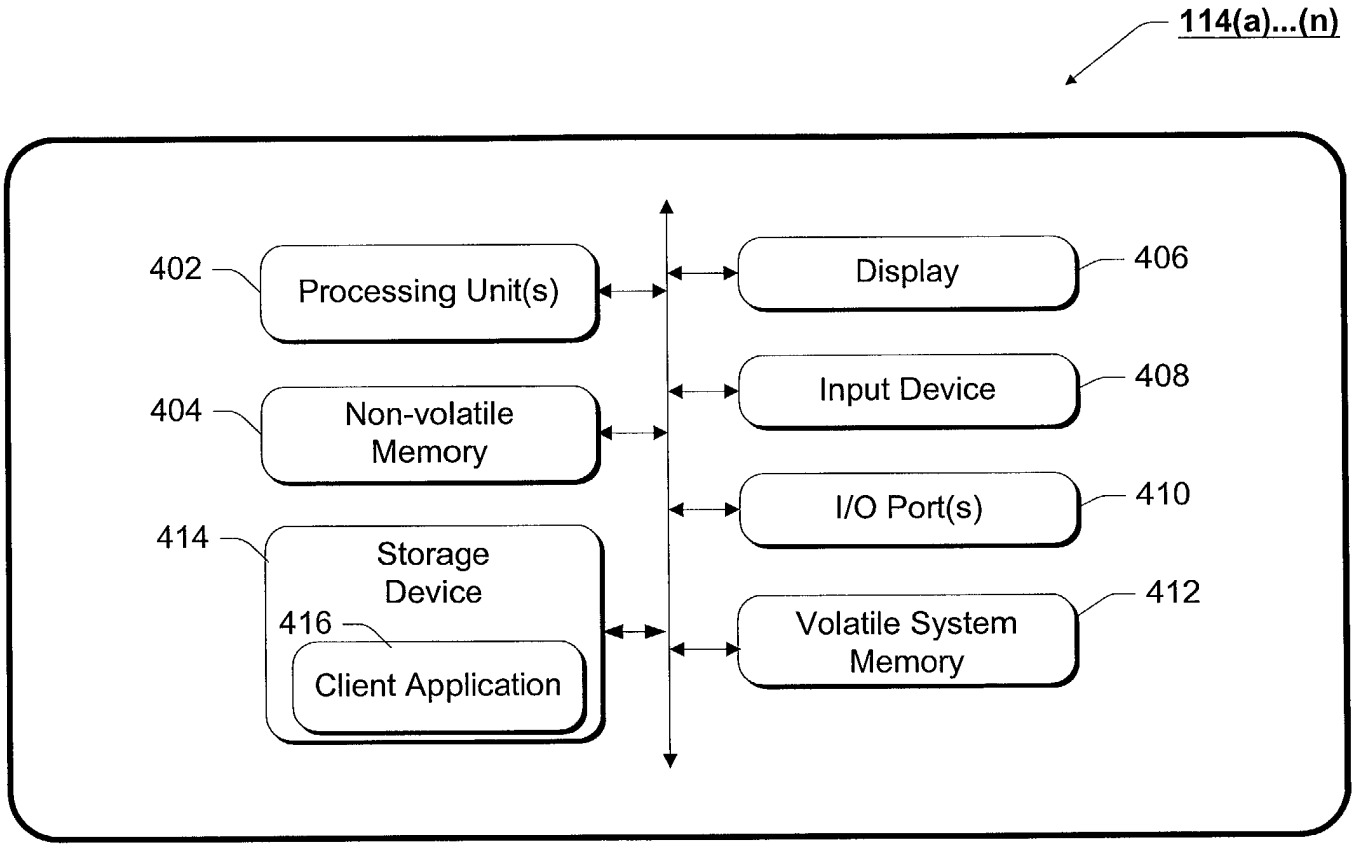
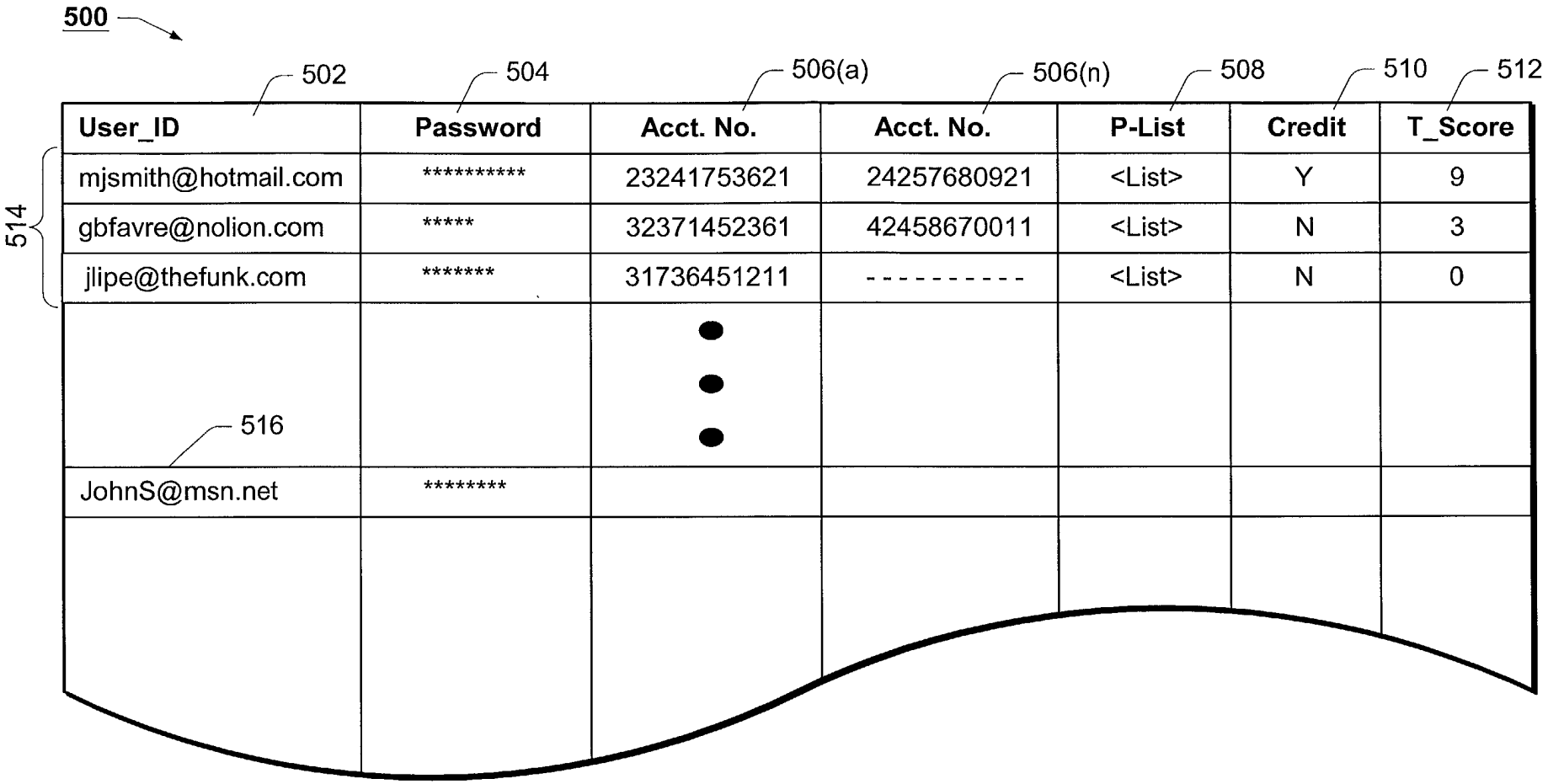

114(a)...(n)
402
Processing Unit(s)
404
Non-volatile Memory
414
Storage Device
416
Client Application
Display
406
Input Device
408
I/O Port(s)
410
Volatile System Memory
412

Fig. 4



User_ID	Password	Acct. No.	Acct. No.	P-List	Credit	T_Score
mjsmith@hotmail.com	**********	23241753621	24257680921	<List>	Y	9
gbfavre@nolion.com	*****	32371452361	42458670011	<List>	N	3
jlipe@thefunk.com	*******	31736451211	----------	<List>	N	0
		• • •				
JohnS@msn.net	********					

Fig. 5

T0204D" 2E4T5/60

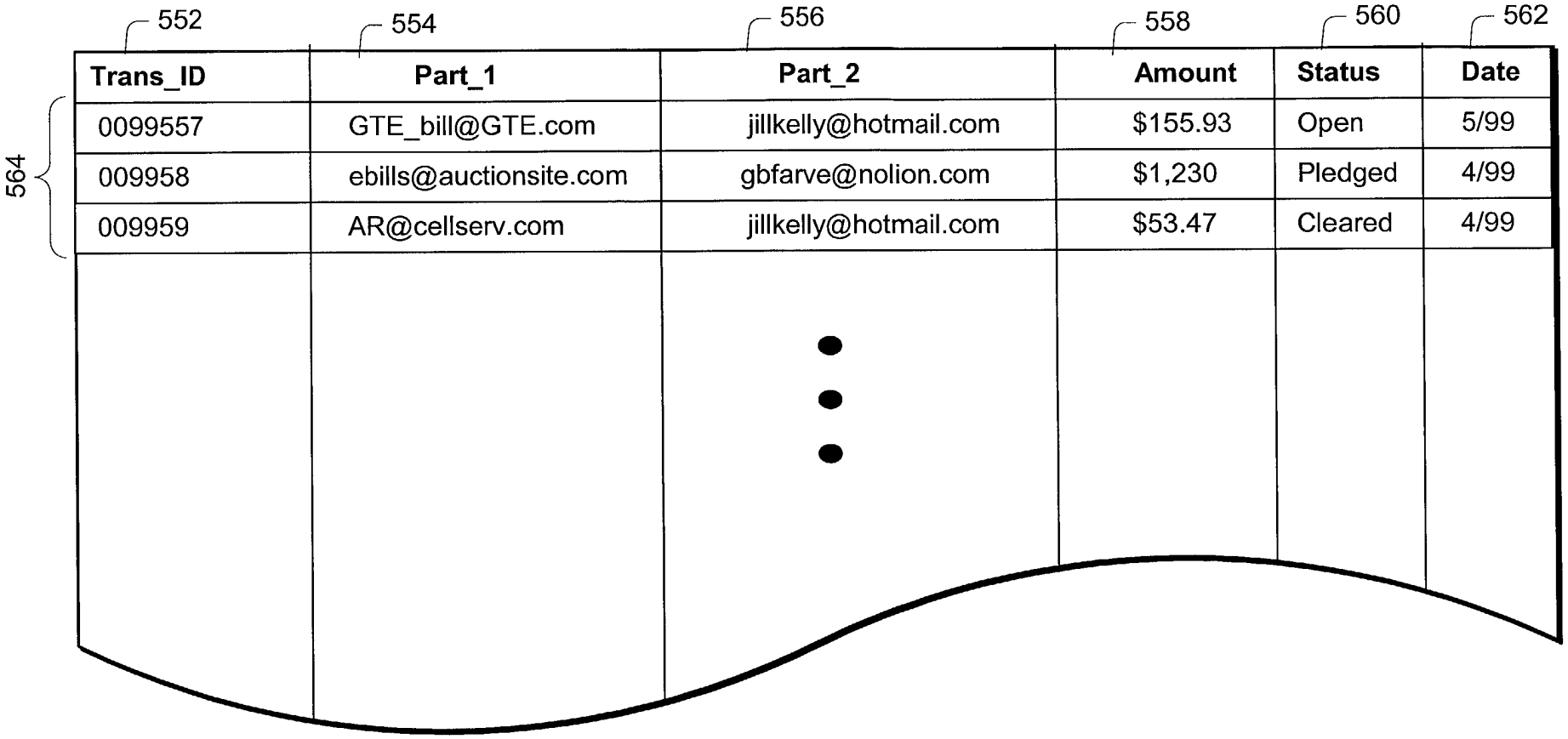


Fig. 6

US20040128260

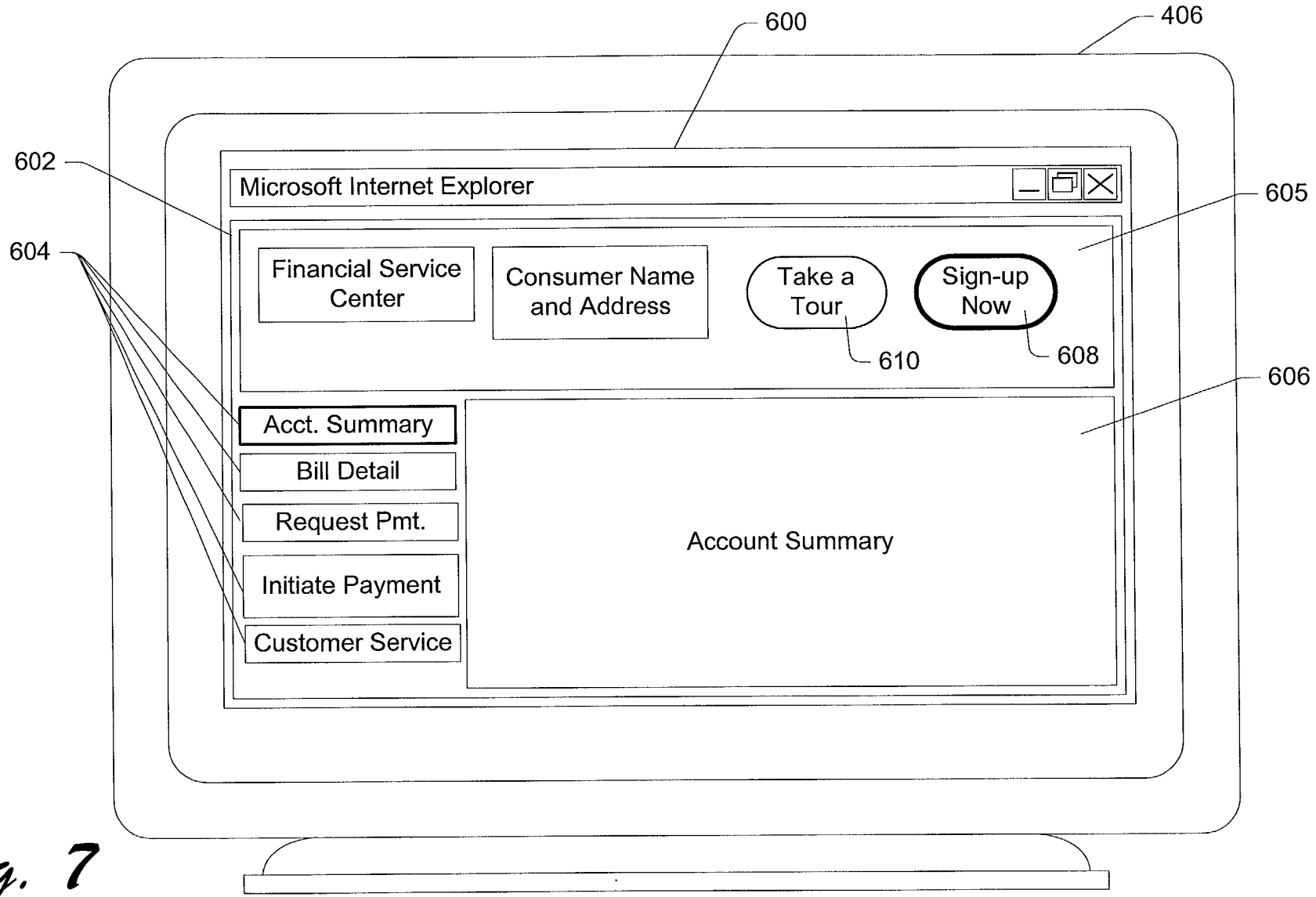


Fig. 7

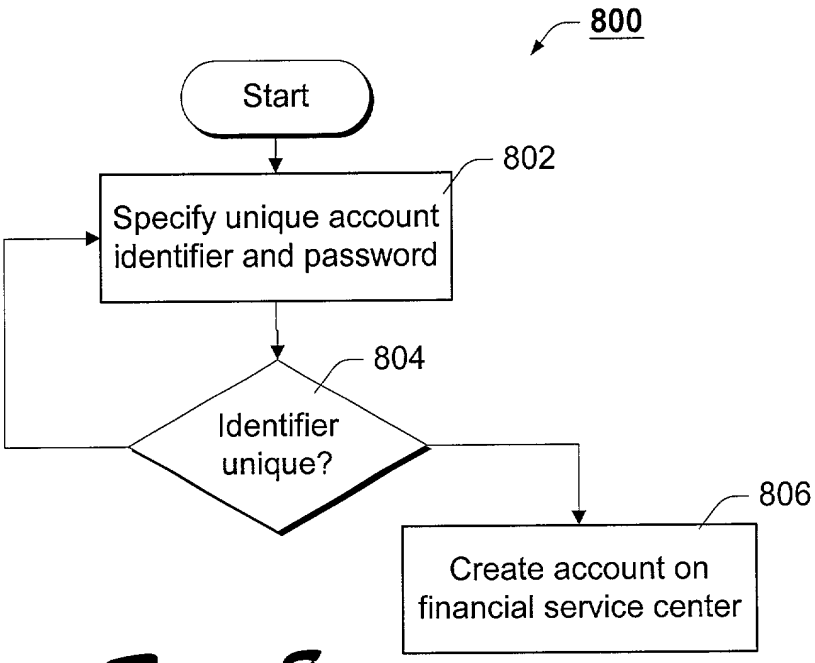

800
Start
802
Specify unique account identifier and password
804
Identifier unique?
806
Create account on financial service center

Fig. 8

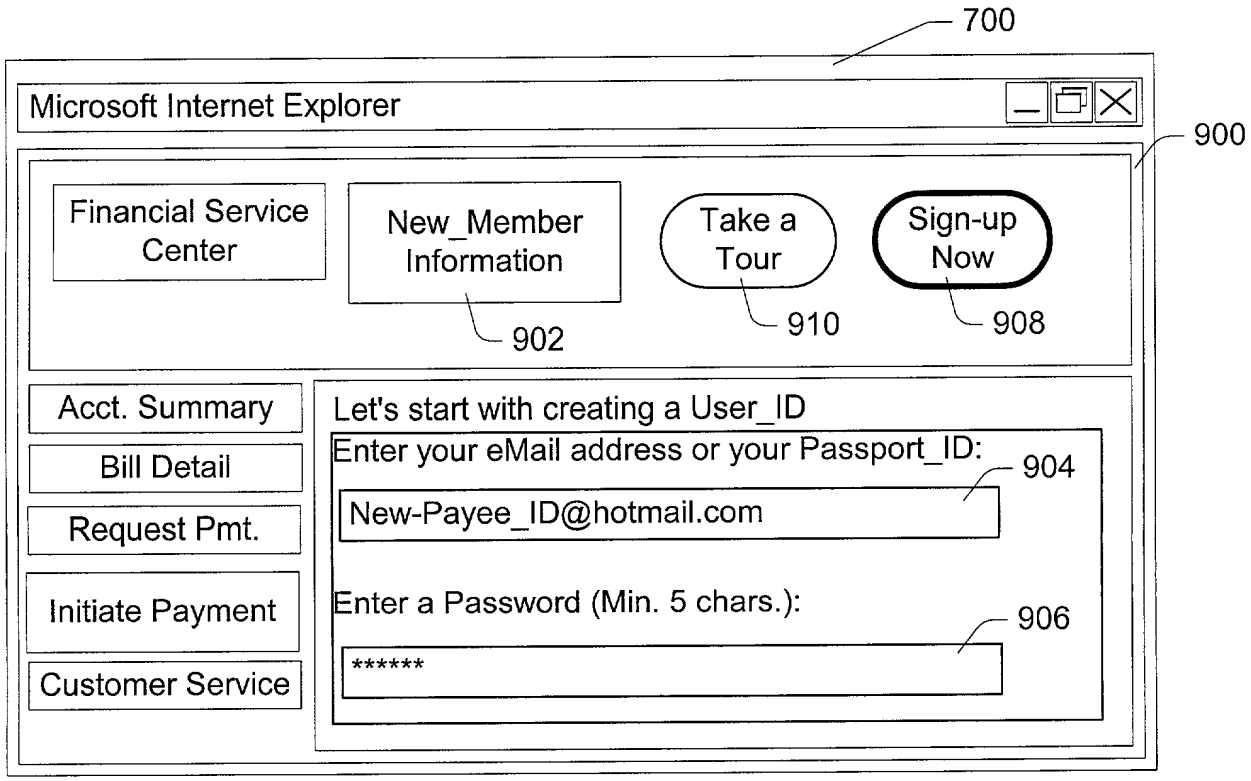
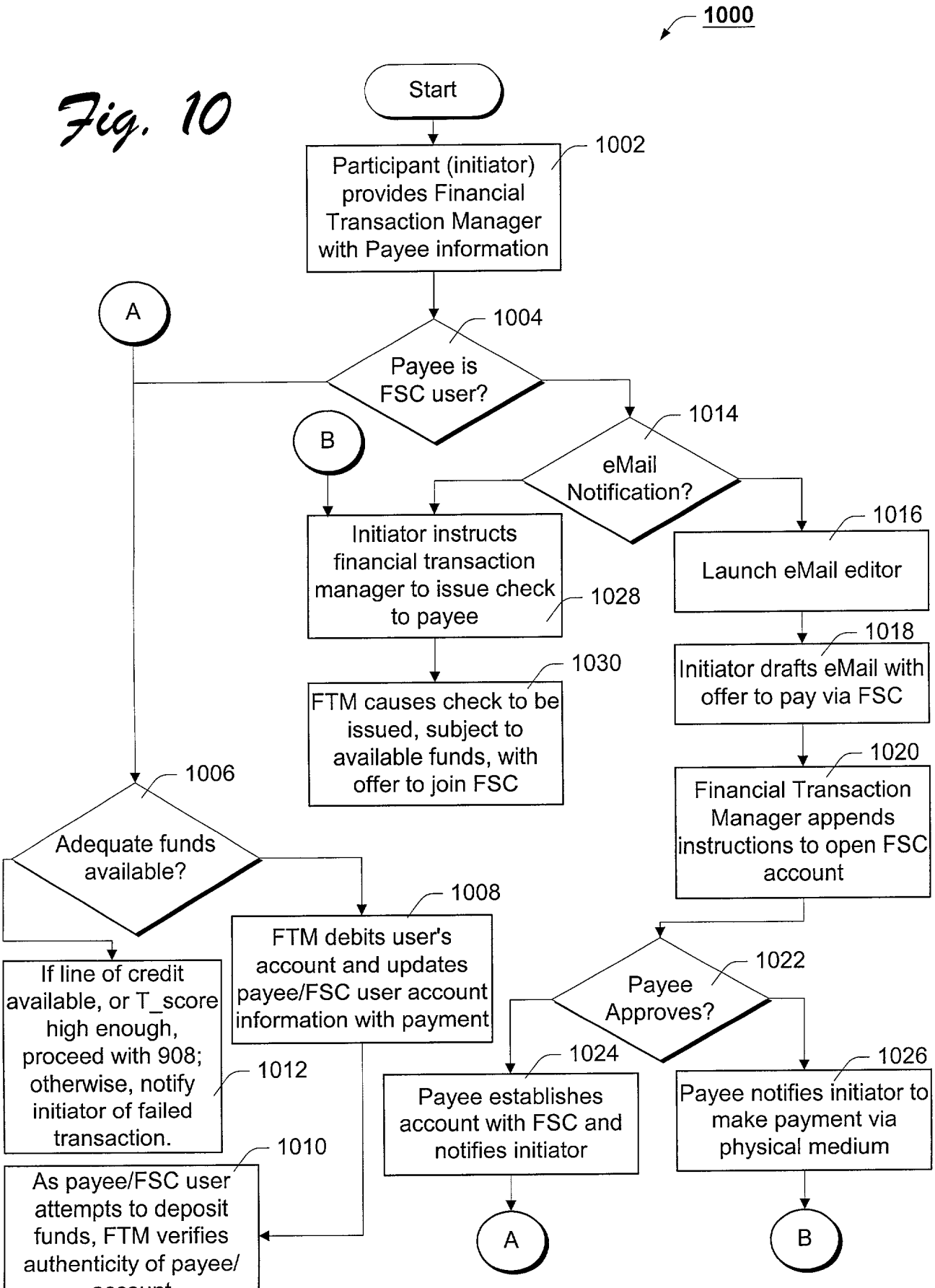

700
Microsoft Internet Explorer
900
Financial Service Center
New_Member Information
902
Take a Tour
910
Sign-up Now
908
Acct. Summary
Bill Detail
Request Pmt.
Initiate Payment
Customer Service
Let's start with creating a User_ID
Enter your eMail address or your Passport_ID:
904
New-Payee_ID@hotmail.com
Enter a Password (Min. 5 chars.):
906
******

Fig. 9

Fig. 10


1000
Start
Participant (initiator) provides Financial Transaction Manager with Payee information
1002
A
1004
Payee is FSC user?
B
1014
eMail Notification?
Initiator instructs financial transaction manager to issue check to payee
1028
1016
Launch eMail editor
1018
Initiator drafts eMail with offer to pay via FSC
1030
FTM causes check to be issued, subject to available funds, with offer to join FSC
1020
Financial Transaction Manager appends instructions to open FSC account
1006
Adequate funds available?
1008
FTM debits user's account and updates payee/FSC user account information with payment
1022
Payee Approves?
If line of credit available, or T_score high enough, proceed with 908; otherwise, notify initiator of failed transaction.
1012
1024
Payee establishes account with FSC and notifies initiator
1026
Payee notifies initiator to make payment via physical medium
1010
As payee/FSC user attempts to deposit funds, FTM verifies authenticity of payee/ account
A
B

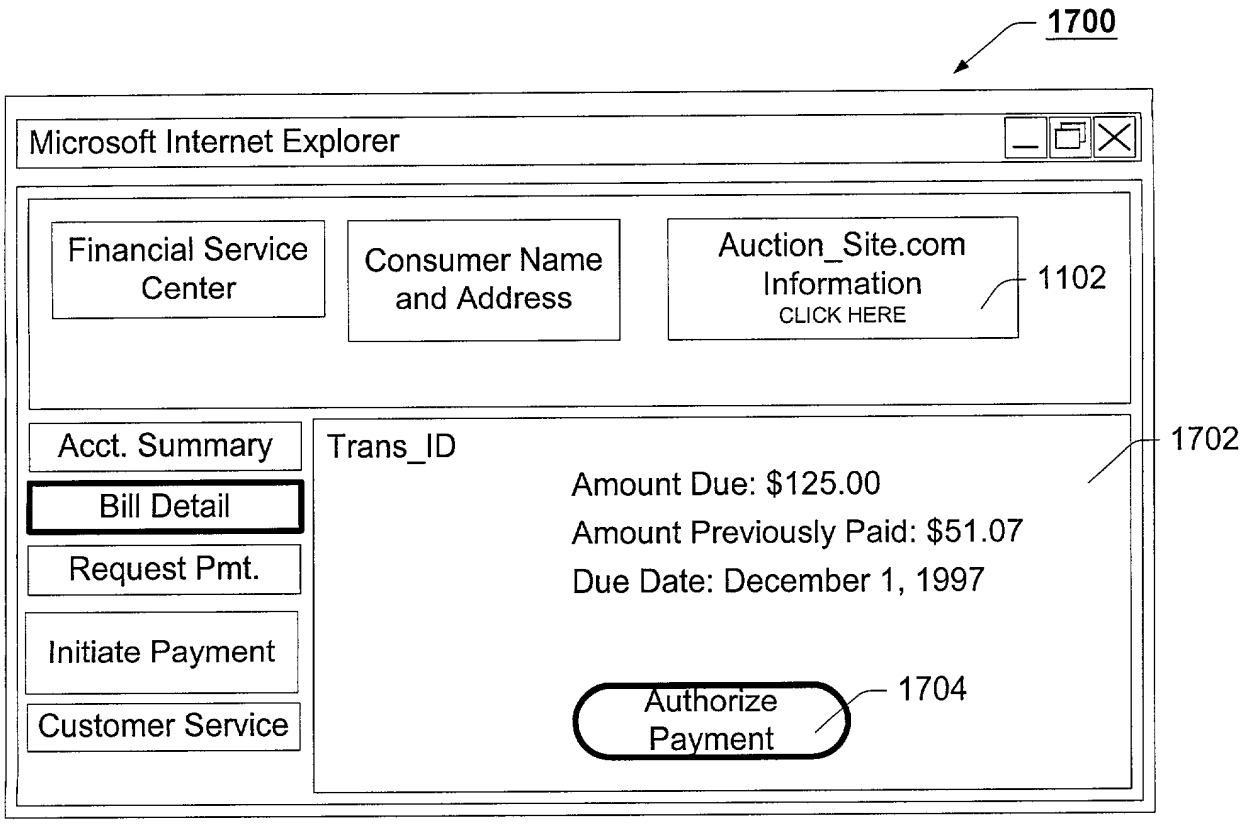

1700
Microsoft Internet Explorer
Financial Service Center
Consumer Name and Address
Auction_Site.com Information
CLICK HERE
1102
Acct. Summary
Bill Detail
Request Pmt.
Initiate Payment
Customer Service
Trans_ID
1702
Amount Due: $125.00
Amount Previously Paid: $51.07
Due Date: December 1, 1997
Authorize Payment
1704

Fig. 17

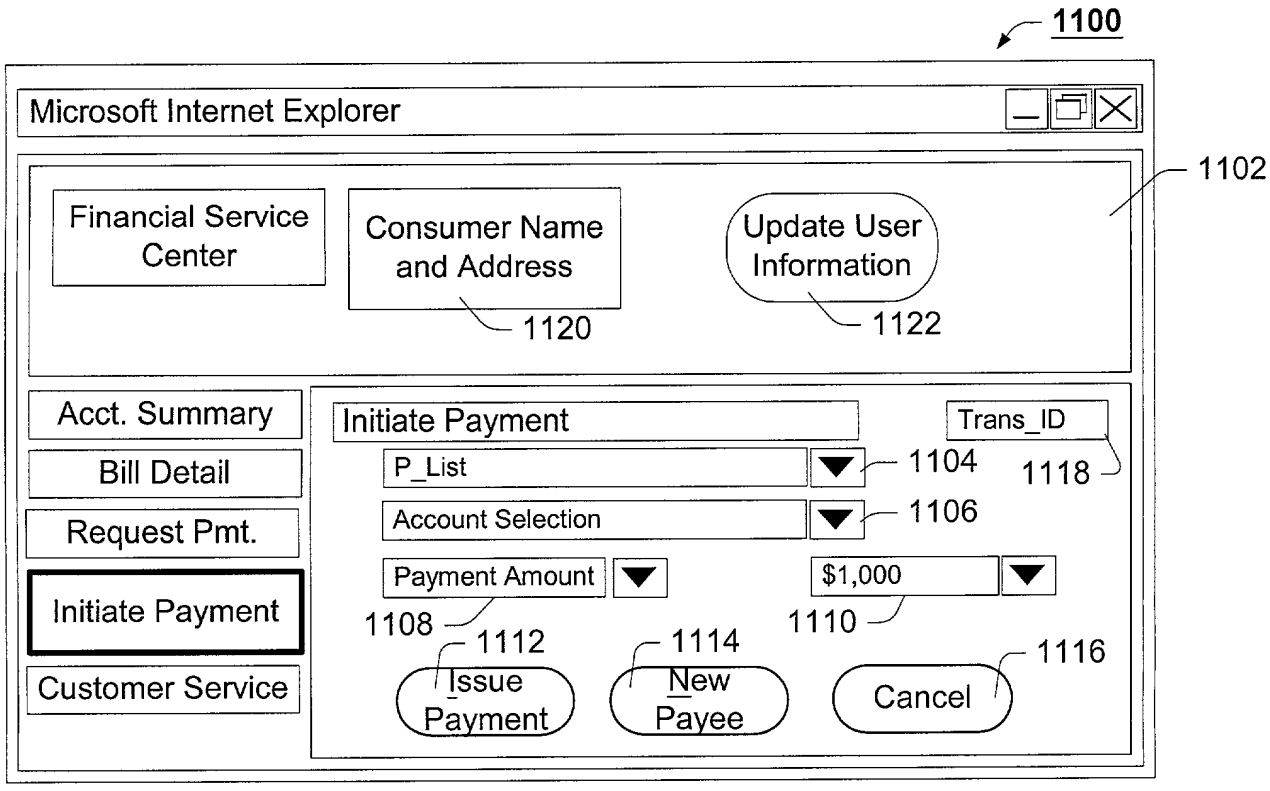

1100
Microsoft Internet Explorer
1102
Financial Service Center
Consumer Name and Address
1120
Update User Information
1122
Acct. Summary
Bill Detail
Request Pmt.
Initiate Payment
Customer Service
Initiate Payment
Trans_ID
1118
P_List
1104
Account Selection
1106
Payment Amount
$1,000
1108
1110
1112
1114
1116
Issue Payment
New Payee
Cancel

Fig. 11

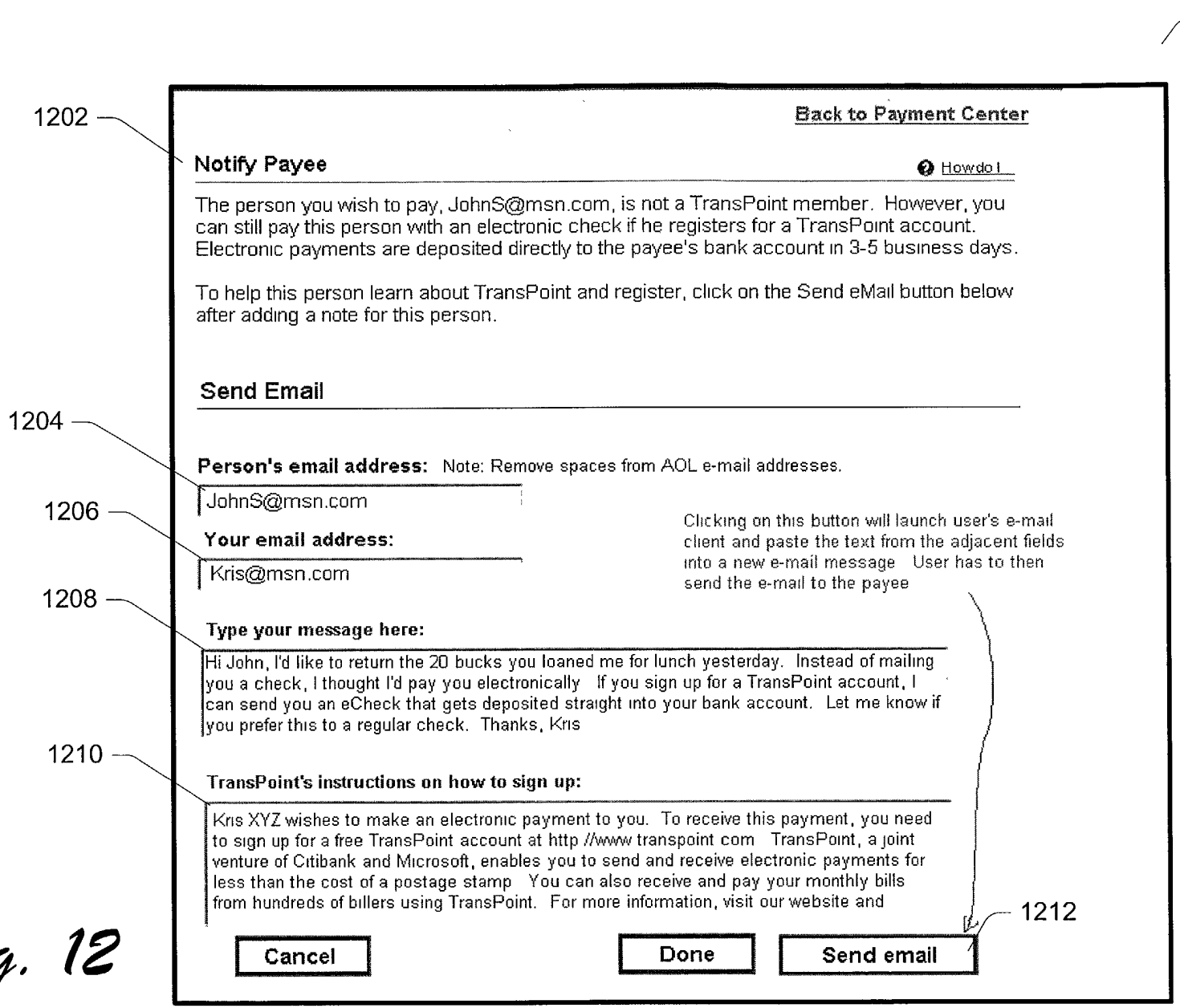

1200
1202
Back to Payment Center
Notify Payee
Howdo I
The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.
To help this person learn about TransPoint and register, click on the Send eMail button below after adding a note for this person.
Send Email
1204
Person's email address: Note: Remove spaces from AOL e-mail addresses.
JohnS@msn.com
1206
Your email address:
Kris@msn.com
Clicking on this button will launch user's e-mail client and paste the text from the adjacent fields into a new e-mail message User has to then send the e-mail to the payee
1208
Type your message here:
Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris
1210
TransPoint's instructions on how to sign up:
Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at http //www transpoint com TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and
1212
Cancel
Done
Send email

Fig. 12

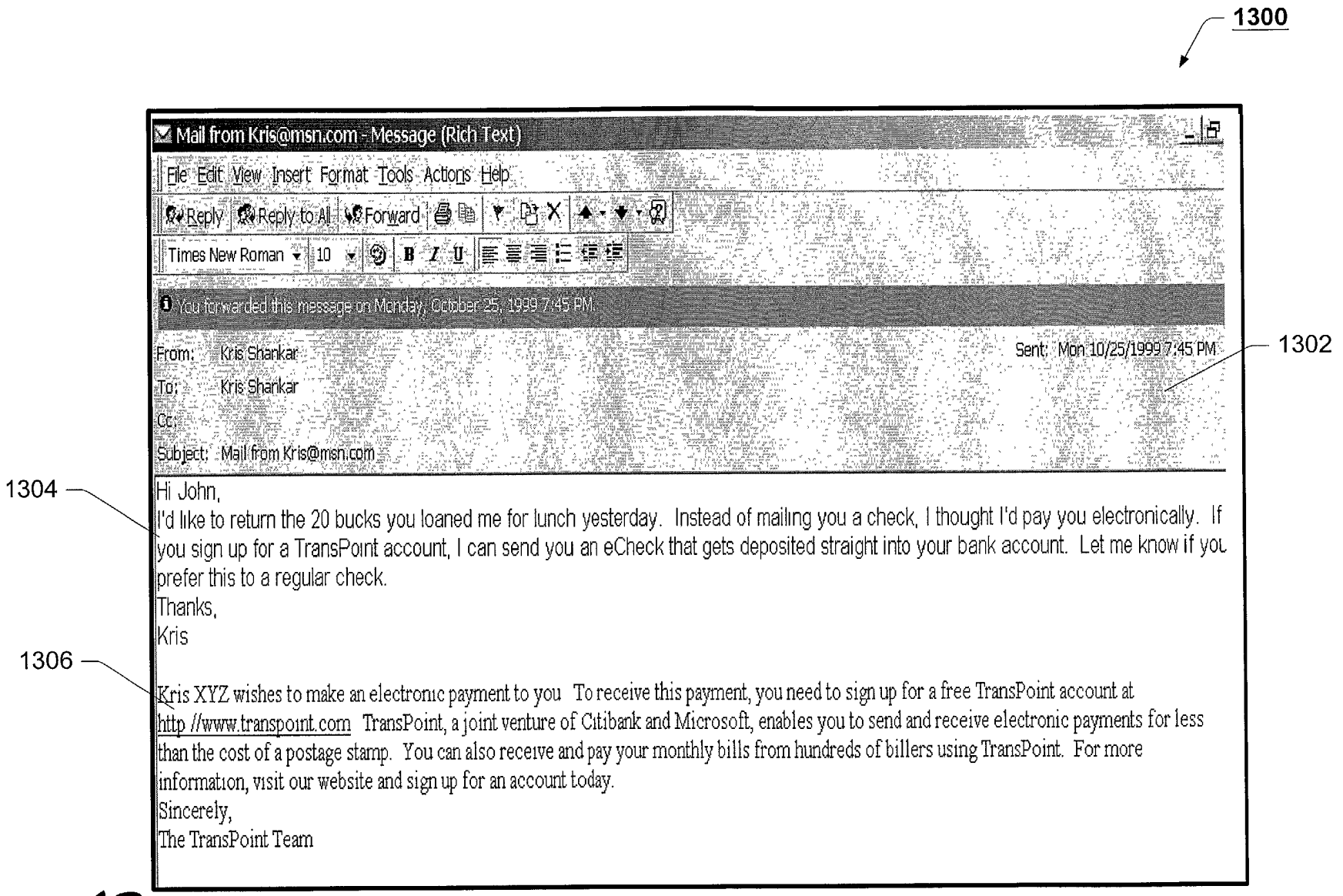

1300
Mail from Kris@msn.com - Message (Rich Text)
File Edit View Insert Format Tools Actions Help
Reply Reply to All Forward
Times New Roman 10 B I U
You forwarded this message on Monday, October 25, 1999 7:45 PM.
From: Kris Shankar
Sent: Mon 10/25/1999 7:45 PM
To: Kris Shankar
Cc:
Subject: Mail from Kris@msn.com
1302
1304
Hi John,
I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check.
Thanks,
Kris
1306
Kris XYZ wishes to make an electronic payment to you To receive this payment, you need to sign up for a free TransPoint account at http //www.transpoint.com TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and sign up for an account today.
Sincerely,
The TransPoint Team

Fig. 13

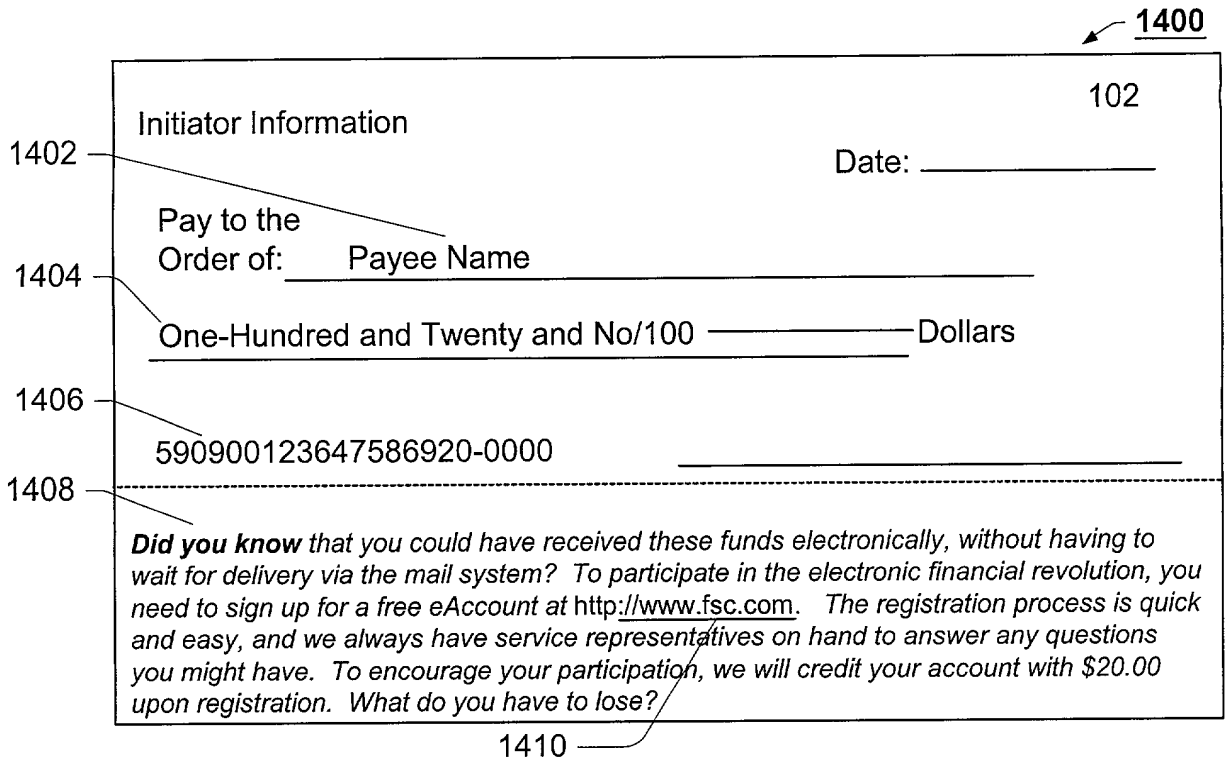

1400
102
Initiator Information
1402
Date:
Pay to the
Order of: Payee Name
1404
One-Hundred and Twenty and No/100 Dollars
1406
590900123647586920-0000
1408
Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at http://www.fsc.com. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with $20.00 upon registration. What do you have to lose?
1410

Fig. 14

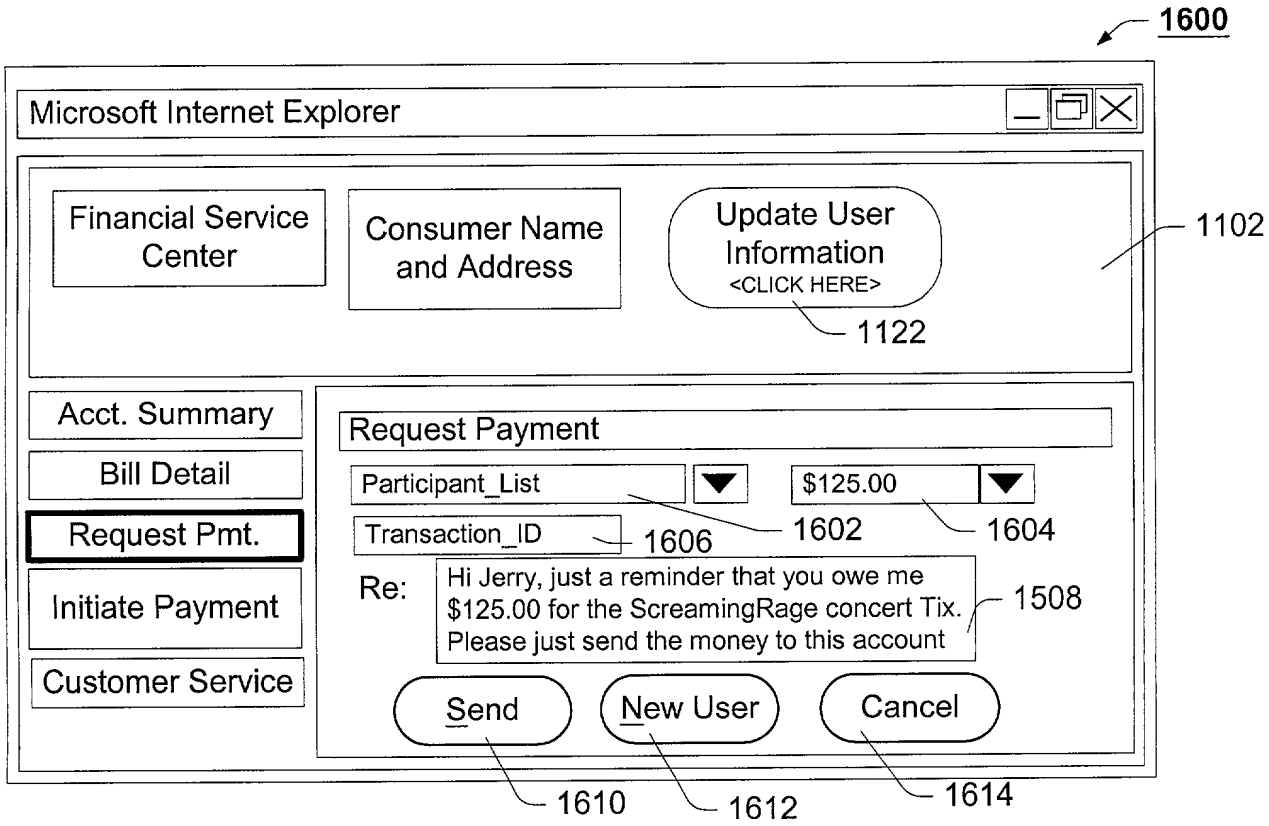

1600
Microsoft Internet Explorer
Financial Service Center
Consumer Name and Address
Update User Information
<CLICK HERE>
1102
1122
Acct. Summary
Bill Detail
Request Pmt.
Initiate Payment
Customer Service
Request Payment
Participant_List
$125.00
Transaction_ID
1602
1604
1606
Re:
Hi Jerry, just a reminder that you owe me $125.00 for the ScreamingRage concert Tix. Please just send the money to this account
1508
Send
New User
Cancel
1610
1612
1614

Fig. 16

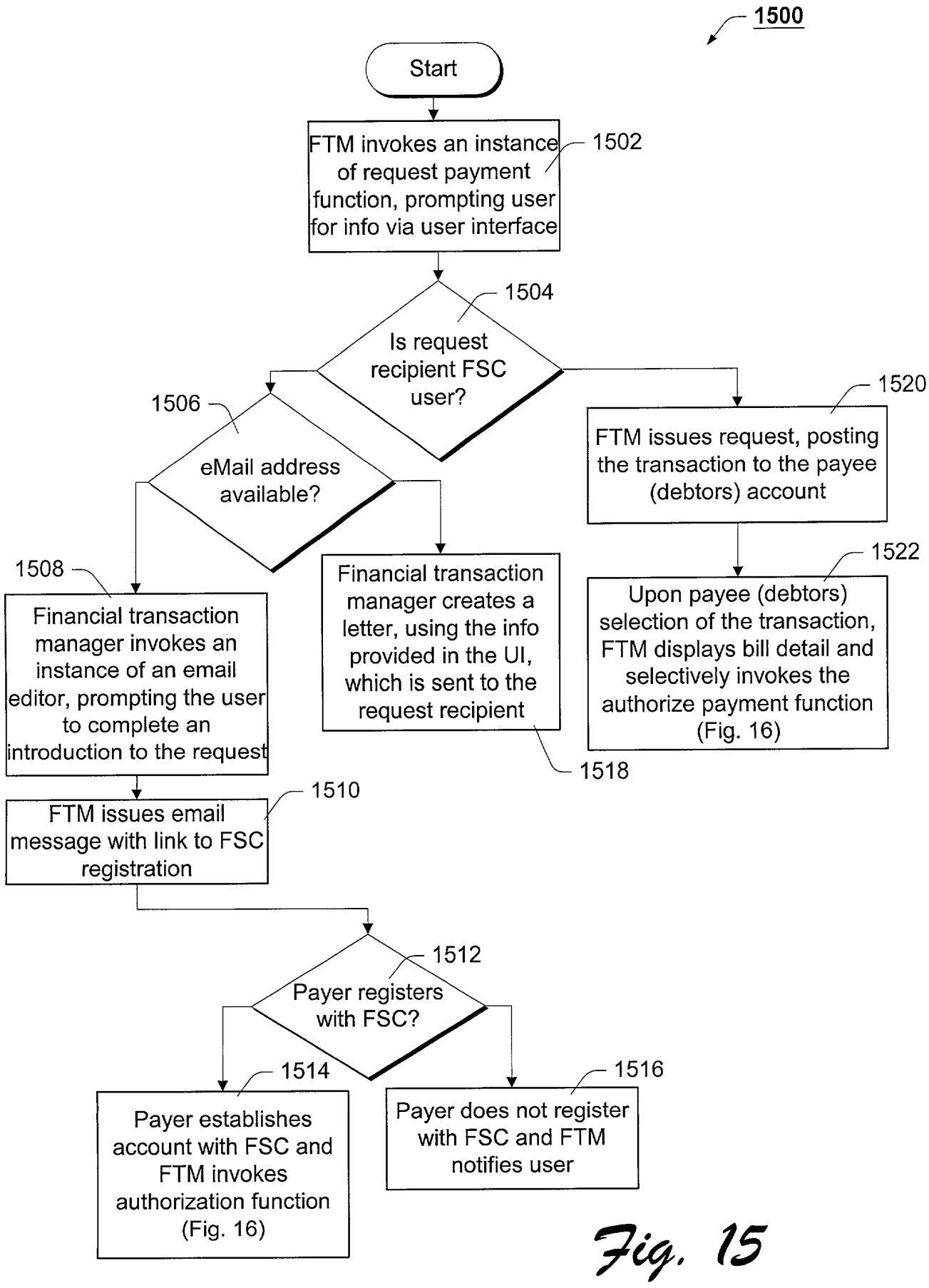

1500
Start
FTM invokes an instance of request payment function, prompting user for info via user interface
1502
Is request recipient FSC user?
1504
1506
eMail address available?
1520
FTM issues request, posting the transaction to the payee (debtors) account
1522
Upon payee (debtors) selection of the transaction, FTM displays bill detail and selectively invokes the authorize payment function (Fig. 16)
1508
Financial transaction manager invokes an instance of an email editor, prompting the user to complete an introduction to the request
Financial transaction manager creates a letter, using the info provided in the UI, which is sent to the request recipient
1518
1510
FTM issues email message with link to FSC registration
1512
Payer registers with FSC?
1514
Payer establishes account with FSC and FTM invokes authorization function (Fig. 16)
1516
Payer does not register with FSC and FTM notifies user

Fig. 15

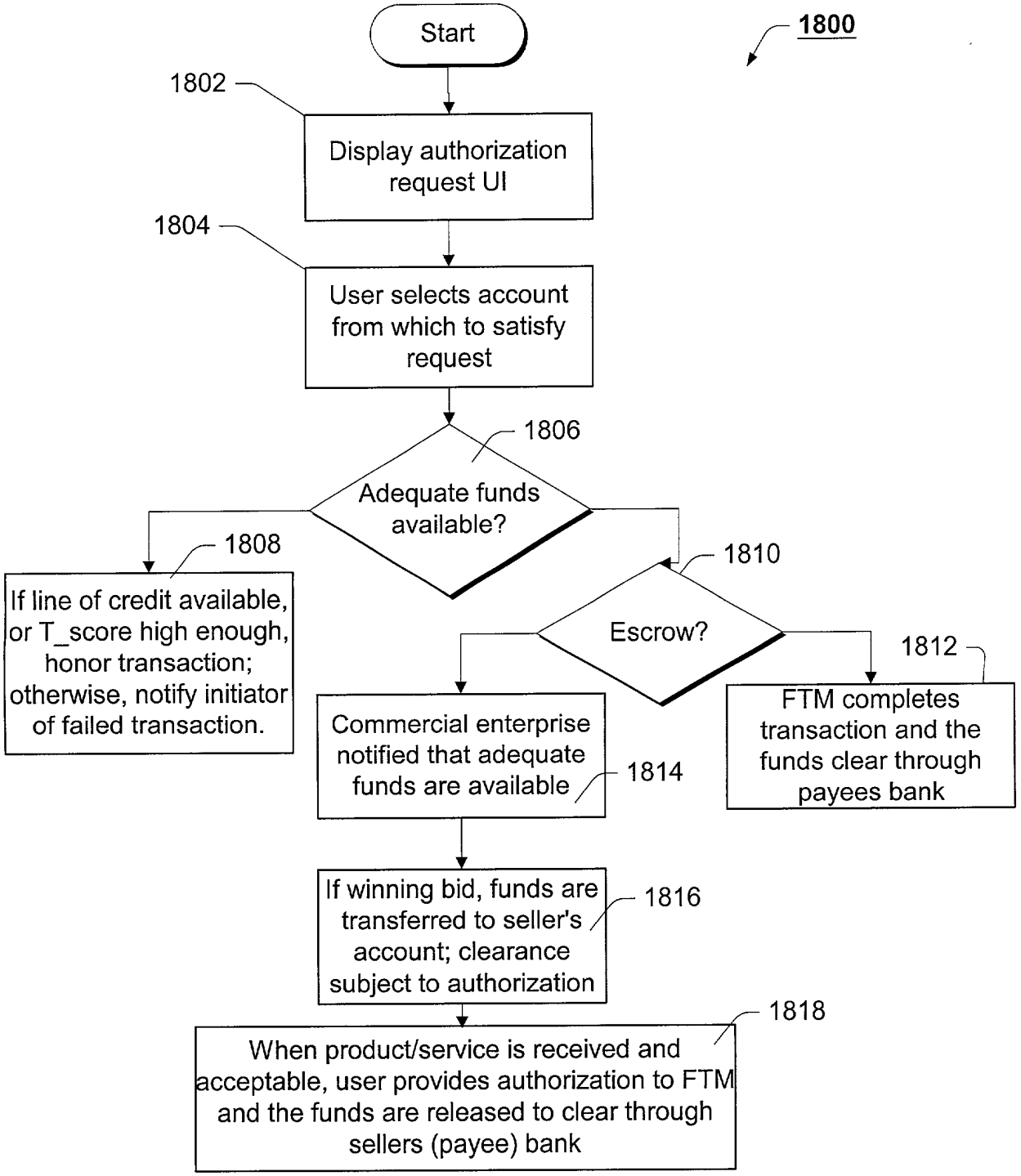

Start
1800
1802
Display authorization request UI
1804
User selects account from which to satisfy request
1806
Adequate funds available?
1808
If line of credit available, or T_score high enough, honor transaction; otherwise, notify initiator of failed transaction.
1810
Escrow?
1812
FTM completes transaction and the funds clear through payees bank
Commercial enterprise notified that adequate funds are available
1814
If winning bid, funds are transferred to seller's account; clearance subject to authorization
1816
1818
When product/service is received and acceptable, user provides authorization to FTM and the funds are released to clear through sellers (payee) bank

Fig. 18

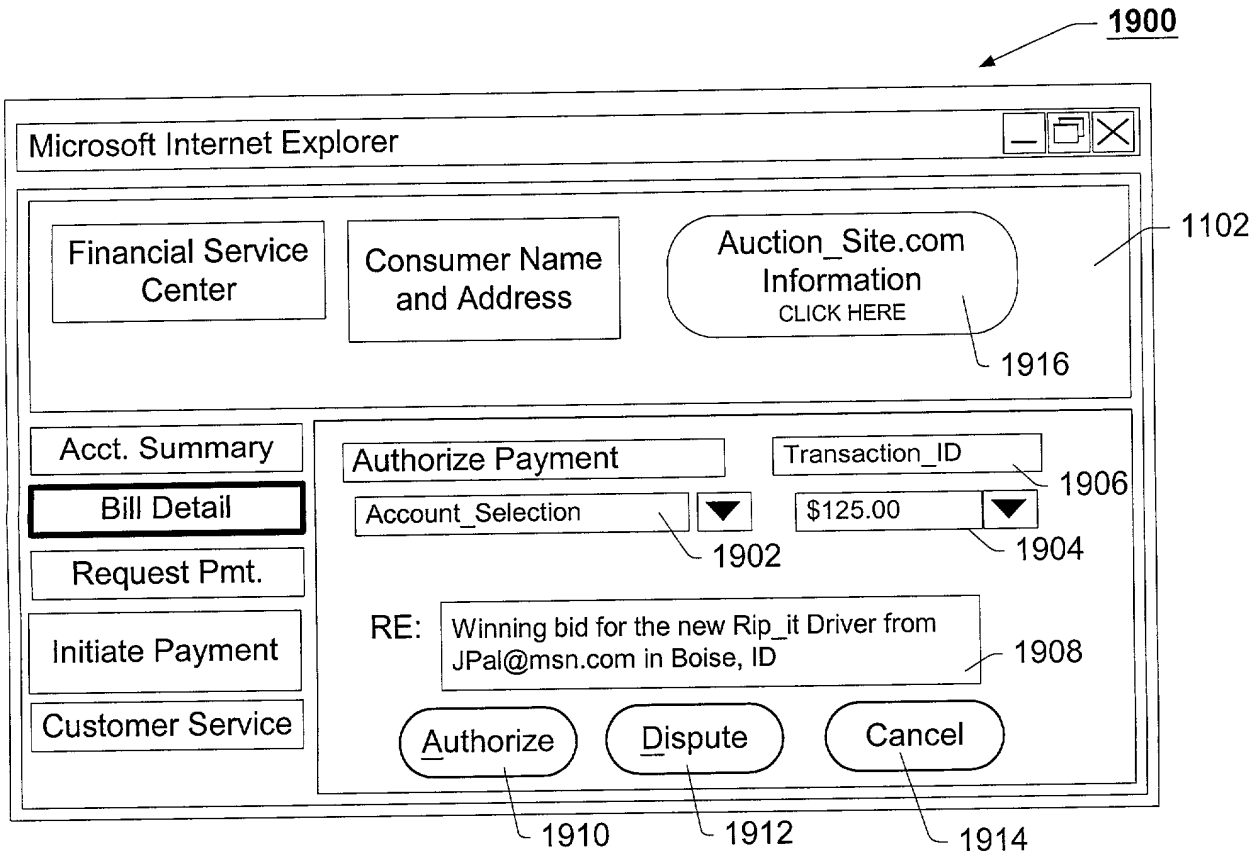

1900
Microsoft Internet Explorer
Financial Service Center
Consumer Name and Address
Auction_Site.com Information
CLICK HERE
1916
1102
Acct. Summary
Bill Detail
Request Pmt.
Initiate Payment
Customer Service
Authorize Payment
Transaction_ID
1906
Account_Selection
1902
$125.00
1904
RE:
Winning bid for the new Rip_it Driver from JPal@msn.com in Boise, ID
1908
Authorize
Dispute
Cancel
1910
1912
1914

Fig. 19

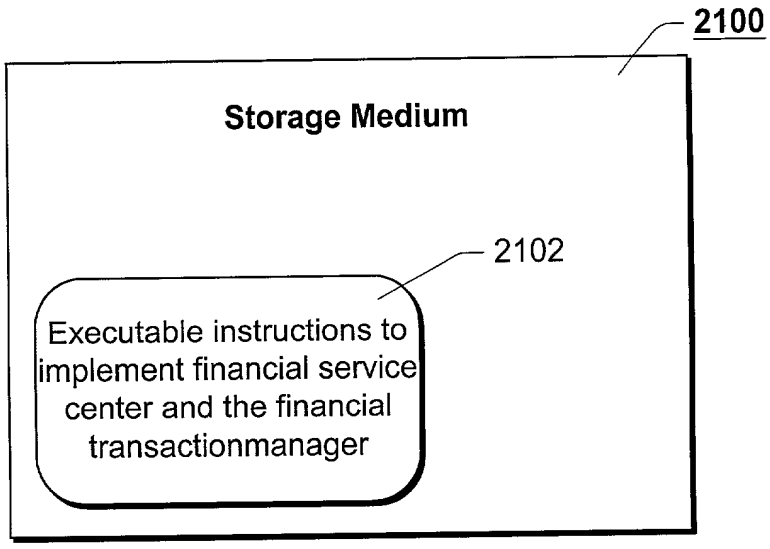

2100
Storage Medium
2102
Executable instructions to implement financial service center and the financial transactionmanager

Fig. 21

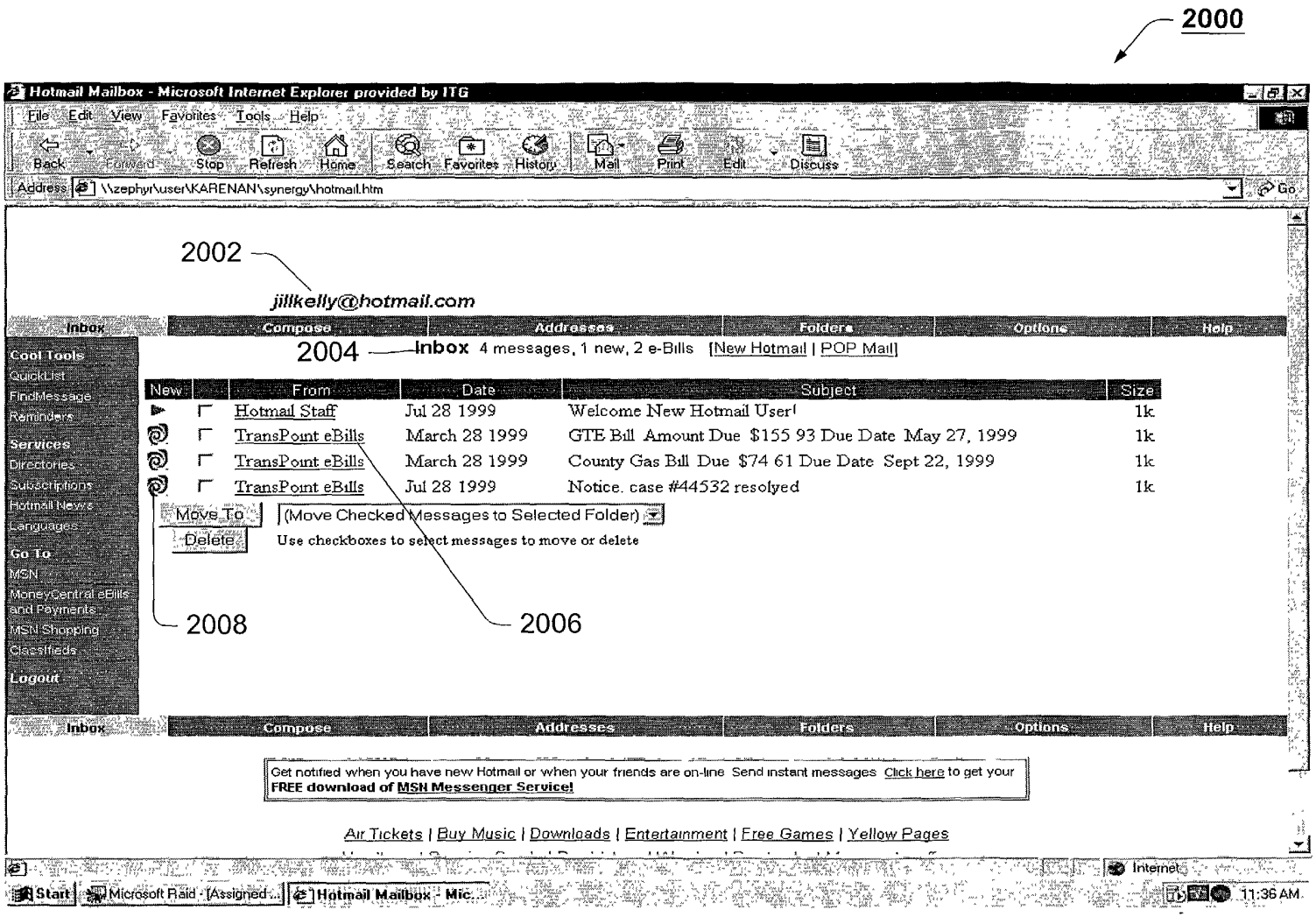

2000
Hotmail Mailbox - Microsoft Internet Explorer provided by ITG
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss
Address \\zephyr\user\KARENAN\synergy\hotmail.htm
Go
2002
jillkelly@hotmail.com
Inbox Compose Addresses Folders Options Help
2004
Inbox 4 messages, 1 new, 2 e-Bills [New Hotmail | POP Mail]
Cool Tools
QuickList
FindMessage
Reminders
Services
Directories
Subscriptions
Hotmail News
Languages
Go To
MSN
MoneyCentral eBills and Payments
MSN Shopping
Classifieds
Logout
New From Date Subject Size
Hotmail Staff Jul 28 1999 Welcome New Hotmail User! 1k
TransPoint eBills March 28 1999 GTE Bill Amount Due $155 93 Due Date May 27, 1999 1k
TransPoint eBills March 28 1999 County Gas Bill Due $74 61 Due Date Sept 22, 1999 1k
TransPoint eBills Jul 28 1999 Notice, case #44532 resolved 1k
Move To (Move Checked Messages to Selected Folder)
Delete
Use checkboxes to select messages to move or delete
2008
2006
Inbox Compose Addresses Folders Options Help
Get notified when you have new Hotmail or when your friends are on-line Send instant messages Click here to get your FREE download of MSN Messenger Service!
Air Tickets | Buy Music | Downloads | Entertainment | Free Games | Yellow Pages
Internet
Start Microsoft Raid - [Assigned... Hotmail Mailbox - Mic...
11:36 AM

Fig. 20